

List filtered for Lincoln Financial ,North American Company,Corebridge Financial,MassMutual Ascend Life Insurance Company,Liberty Bankers Life,Sentinel Security Life Insurance Company,Delaware Life,SILAC,Nassau Life and Annuity Company,CL Life,Ibexis,AuguStar,Revol One Financial

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years												
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs ↻	Int / Int	03/01/2026		5.15	5.15	2 yrs ↻	5.15	0-80: 1.00+ 81-90: 0.60+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	12/10/2025		3.90	3.90	2 yrs ↻	3.90	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	12/10/2025		3.15	3.15	2 yrs ↻	3.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	12/10/2025		2.60	2.60	2 yrs ↻	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B	85	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.80	5.80	3 yrs ↻	5.80	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B	90	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.70	5.70	3 yrs ↻	5.70	0-80: 1.50+ 81-90: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	01/21/2026		5.55	5.55	3 yrs ↻	5.55	0-80: 1.00+ 81-UP: 0.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B	90	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.50	5.50	3 yrs ↻	5.50	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B	85	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.50	5.50	3 yrs ↻	5.50	0-80: 1.50+ 81-85: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	01/21/2026		5.45	5.45	3 yrs ↻	5.45	0-80: 1.00 81-UP: 0.50
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	01/21/2026		5.45	5.45	3 yrs ↻	5.45	0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	01/21/2026		5.45	5.45	3 yrs ↻	5.45	0-80: 1.00+ 81-UP: 0.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B	90	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.45	5.45	3 yrs ↻	5.45	86-90: 1.00+
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs ↻	Int / Int	03/01/2026		5.35	5.35	3 yrs ↻	5.35	0-80: 1.75+ 81-90: 1.25+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	01/21/2026		5.35	5.35	3 yrs ↻	5.35	0-80: 1.00+ 81-UP: 0.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	01/21/2026		5.35	5.35	3 yrs	5.35	0-80: 1.00 81-UP: 0.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B	90	2,500	3 yrs	0% / 0%	01/07/2026		5.15	5.15	3 yrs	5.15	86-90: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) MVA High Band	A-	85	100,000	3 yrs	0% / 10%	02/19/2026		5.20	5.20	3 yrs	4.95	0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA High Band	A-	85	100,000	3 yrs	0% / 10%	02/19/2026		5.10	5.10	3 yrs	4.86	0-80: 1.50+ 81-85: 1.00+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	02/09/2026		4.75	4.75	3 yrs	4.75	18-80: 1.50+ 81-UP: 0.85+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	02/09/2026		4.70	4.70	3 yrs	4.70	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	02/09/2026		5.35	4.35	3 yrs	4.68	18-80: 1.50+ 81-UP: 0.40+
IBEXIS MYGA Plus 3 (Simple Interest) MVA Low Band	A-	85	10,000	3 yrs	0% / 10%	02/19/2026		4.90	4.90	3 yrs	4.68	0-80: 1.50+ 81-85: 1.00+
AUGUSTAR LunarGuard 3 MVA MVA High Band	A	92	100,000	3 yrs	5% / 5%	02/16/2026		4.65	4.65	3 yrs	4.65	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 MVA CA MVA High Band	A	92	100,000	3 yrs	5% / 5%	02/16/2026		4.65	4.65	3 yrs	4.65	18-80: 1.50+ 81-92: 0.75+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	02/09/2026		4.60	4.60	3 yrs	4.60	18-80: 2.00+ 81-UP: 0.40+
AUGUSTAR LunarGuard 3 High Band	A	92	100,000	3 yrs	5% / 5%	02/16/2026		4.60	4.60	3 yrs	4.60	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 CA High Band	A	92	100,000	3 yrs	5% / 5%	02/16/2026		4.60	4.60	3 yrs	4.60	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA MVA High Band	A	92	100,000	3 yrs	10% / 10%	02/16/2026		4.60	4.60	3 yrs	4.60	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA CA MVA High Band	A	92	100,000	3 yrs	10% / 10%	02/16/2026		4.60	4.60	3 yrs	4.60	18-80: 1.50+ 81-92: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA High Band	A-	85	100,000	3 yrs	0% / 10%	03/02/2026		4.60	4.60	3 yrs	4.60	0-80: 2.00+ 81-85: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA Low Band	A-	85	10,000	3 yrs	0% / 10%	02/19/2026		4.80	4.80	3 yrs	4.59	0-80: 1.50+ 81-85: 1.00+
AUGUSTAR LunarLock 3 High Band	A	92	100,000	3 yrs	10% / 10%	02/16/2026		4.55	4.55	3 yrs	4.55	18-80: 1.50+ 81-92: 0.75+

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AUGUSTAR LunarLock 3 CA <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	02/16/2026		4.55	4.55	3 yrs	4.55	18-80: 1.50+ 81-92: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROP ROP <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	09/02/2025		4.50	4.50	3 yrs	4.50	18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROP ROP <i>High Band</i>	A	90	250,000	3 yrs	0% / 10%	09/02/2025		4.50	4.50	3 yrs	4.50	18-80: 2.00+ 81-UP: 1.00+
AUGUSTAR LunarLock Prime 3 MVA <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	02/16/2026		4.50	4.50	3 yrs	4.50	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA CA <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	02/16/2026		4.50	4.50	3 yrs	4.50	18-80: 1.50+ 81-92: 0.75+
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs	0% / 0%	12/10/2025		4.50	4.50	3 yrs	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
AUGUSTAR LunarGuard 3 MVA <i>Low Band</i>	A	92	10,000	3 yrs	5% / 5%	02/16/2026		4.45	4.45	3 yrs	4.45	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 MVA CA <i>Low Band</i>	A	92	10,000	3 yrs	5% / 5%	02/16/2026		4.45	4.45	3 yrs	4.45	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	02/16/2026		4.45	4.45	3 yrs	4.45	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 CA <i>High Band</i>	A	92	100,000	3 yrs	10% / 10%	02/16/2026		4.45	4.45	3 yrs	4.45	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 <i>Low Band</i>	A	92	10,000	3 yrs	5% / 5%	02/16/2026		4.40	4.40	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 CA <i>Low Band</i>	A	92	10,000	3 yrs	5% / 5%	02/16/2026		4.40	4.40	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	02/16/2026		4.40	4.40	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock 3 MVA CA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	02/16/2026		4.40	4.40	3 yrs	4.40	18-80: 1.50+ 81-92: 0.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	02/23/2026		4.40	4.40	3 yrs	4.40	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
AUGUSTAR LunarLock 3 <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	02/16/2026		4.35	4.35	3 yrs	4.35	18-80: 1.50+ 81-92: 0.75+

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AUGUSTAR LunarLock 3 CA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	02/16/2026		4.35	4.35	3 yrs	4.35	18-80: 1.50+ 81-92: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity MVA <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	02/24/2026		4.30	4.30	3 yrs	4.30	18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity MVA <i>High Band</i>	A	90	250,000	3 yrs	0% / 10%	02/24/2026		4.30	4.30	3 yrs	4.30	18-80: 2.00+ 81-UP: 1.00+
AUGUSTAR LunarLock Prime 3 MVA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	02/16/2026		4.30	4.30	3 yrs	4.30	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 MVA CA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	02/16/2026		4.30	4.30	3 yrs	4.30	18-80: 1.50+ 81-92: 0.75+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs	0% / 10%	03/02/2026		4.30	4.30	3 yrs	4.30	0-80: 2.00+ 81-85: 1.00+
AUGUSTAR LunarLock Prime 3 <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	02/16/2026		4.25	4.25	3 yrs	4.25	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarLock Prime 3 CA <i>Low Band</i>	A	92	10,000	3 yrs	10% / 10%	02/16/2026		4.25	4.25	3 yrs	4.25	18-80: 1.50+ 81-92: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity GROP ROP <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	09/02/2025		4.15	4.15	3 yrs	4.15	18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity MVA <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	02/24/2026		4.05	4.05	3 yrs	4.05	18-80: 2.00+ 81-UP: 1.00+
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs	0% / 0%	01/21/2026		4.00	4.00	3 yrs	4.00	18-80: 1.75+ 81-UP: 0.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	02/23/2026		4.00	4.00	3 yrs	4.00	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	03/02/2026		3.95	3.95	3 yrs	3.95	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	03/02/2026		3.60	3.60	3 yrs	3.60	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+

MYGA Products

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SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs ↻	0% / 0%	12/10/2025		3.50	3.50	3 yrs ↻	3.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings 3 Year MVA	B	90	10,000	3 yrs ↻	Int / 5%	12/10/2025		3.15	3.15	3 yrs ↻	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
Rate Guaranteed 4-Years												
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs ↻	5% / 5%	03/01/2026		5.00	5.00	4 yrs ↻	5.00	0-80: 2.50+ 81-UP: 1.30+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP MVA, ROP <i>Mid Band</i>	A	90	100,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	4 yrs	4.50	18-80: 2.50 81-UP: 1.25
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP MVA, ROP <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	4 yrs	4.50	18-80: 2.50 81-UP: 1.25
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Mid Band</i>	A	90	100,000	4 yrs	0% / 10%	02/24/2026		4.30	4.30	4 yrs	4.30	18-80: 2.50+ 81-UP: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	02/24/2026		4.30	4.30	4 yrs	4.30	18-80: 2.50+ 81-UP: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	02/24/2026		4.15	4.15	4 yrs ↻	4.15	18-75: 1.50+ 76-85: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP MVA, ROP <i>Low Band</i>	A	90	25,000	4 yrs	0% / 10%	09/02/2025		4.15	4.15	4 yrs	4.15	18-80: 2.50 81-UP: 1.25
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Low Band</i>	A	90	25,000	4 yrs	0% / 10%	02/24/2026		4.05	4.05	4 yrs	4.05	18-80: 2.50+ 81-UP: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	02/24/2026		3.70	3.70	4 yrs ↻	3.70	18-75: 1.50+ 76-85: 0.75+
Rate Guaranteed 5-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B	85	2,500	5 yrs ↻	0% / 0%	01/07/2026		6.05	6.05	5 yrs ↻	6.05	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B	90	2,500	5 yrs ↻	0% / 0%	01/07/2026		6.00	6.00	5 yrs ↻	6.00	0-80: 2.25+ 81-90: 1.50+

MYGA Products

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REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	01/21/2026		5.85	5.85	5 yrs	5.85	0-80: 1.50+ 81-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B	90	2,500	5 yrs	0% / 0%	01/07/2026		5.85	5.85	5 yrs	5.85	0-80: 2.25+ 81-90: 1.50+
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	01/21/2026		5.75	5.75	5 yrs	5.75	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	01/21/2026		5.75	5.75	5 yrs	5.75	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	01/21/2026		5.75	5.75	5 yrs	5.75	0-80: 1.50+ 81-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B	90	2,500	5 yrs	0% / 0%	01/07/2026		5.75	5.75	5 yrs	5.75	0-80: 2.25+ 81-UP: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B	90	2,500	5 yrs	0% / 0%	01/07/2026		5.70	5.70	5 yrs	5.70	86-90: 1.50+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	01/21/2026		5.65	5.65	5 yrs	5.65	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	01/21/2026		5.65	5.65	5 yrs	5.65	0-80: 1.50+ 81-UP: 0.75+
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs	Int / Int	03/01/2026		5.50	5.50	5 yrs	5.50	0-UP: 2.50+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	02/09/2026		5.40	5.40	5 yrs	5.40	18-80: 2.25+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B	90	2,500	5 yrs	0% / 0%	01/07/2026		5.40	5.40	5 yrs	5.40	86-90: 1.50+
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	02/09/2026		5.35	5.35	5 yrs	5.35	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	02/09/2026		6.15	5.15	5 yrs	5.35	18-80: 2.00+ 81-UP: 0.40+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	03/01/2026		5.25	5.25	5 yrs	5.25	0-80: 2.50+ 81-85: 1.30+
AUGUSTAR LunarLock 5 MVA MVA High Band	A	90	100,000	5 yrs	10% / 10%	02/16/2026		5.20	5.20	5 yrs	5.20	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA CA MVA High Band	A	90	100,000	5 yrs	10% / 10%	02/16/2026		5.20	5.20	5 yrs	5.20	18-80: 2.50+ 81-90: 1.25+

MYGA Products

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IBEXIS MYGA Plus 5 (Simple Interest) MVA High Band	A-	85	100,000	5 yrs	0% / 10%	02/19/2026		5.75	5.75	5 yrs	5.18	0-80: 2.50+ 81-85: 1.25+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	02/09/2026		5.15	5.15	5 yrs	5.15	18-80: 3.00+ 81-UP: 0.40+
AUGUSTAR LunarLock 5 High Band	A	90	100,000	5 yrs	10% / 10%	02/16/2026		5.10	5.10	5 yrs	5.10	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 CA High Band	A	90	100,000	5 yrs	10% / 10%	02/16/2026		5.10	5.10	5 yrs	5.10	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA MVA High Band	A	90	100,000	5 yrs	10% / 10%	02/16/2026		5.10	5.10	5 yrs	5.10	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA CA MVA High Band	A	90	100,000	5 yrs	10% / 10%	02/16/2026		5.10	5.10	5 yrs	5.10	18-80: 2.50+ 81-90: 1.25+
IBEXIS MYGA Plus 5 (Simple Interest) CA High Band	A-	85	100,000	5 yrs	0% / 10%	02/19/2026		5.65	5.65	5 yrs	5.10	0-80: 2.50+ 81-85: 1.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs	10% / 10%	03/01/2026		5.05	5.05	5 yrs	5.05	0-80: 2.50+ 81-85: 1.30+
AUGUSTAR LunarGuard 5 MVA MVA High Band	A	90	100,000	5 yrs	5% / 5%	02/16/2026		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 MVA CA MVA High Band	A	90	100,000	5 yrs	5% / 5%	02/16/2026		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA MVA Low Band	A	90	10,000	5 yrs	10% / 10%	02/16/2026		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 MVA CA MVA Low Band	A	90	10,000	5 yrs	10% / 10%	02/16/2026		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 High Band	A	90	100,000	5 yrs	10% / 10%	02/16/2026		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 CA High Band	A	90	100,000	5 yrs	10% / 10%	02/16/2026		5.00	5.00	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA High Band	A-	85	100,000	5 yrs	0% / 10%	03/02/2026		4.95	4.95	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 (Simple Interest) MVA Low Band	A-	85	10,000	5 yrs	0% / 10%	02/19/2026		5.45	5.45	5 yrs	4.94	0-80: 2.50+ 81-85: 1.25+
AUGUSTAR LunarGuard 5 High Band	A	90	100,000	5 yrs	5% / 5%	02/16/2026		4.90	4.90	5 yrs	4.90	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 CA High Band	A	90	100,000	5 yrs	5% / 5%	02/16/2026		4.90	4.90	5 yrs	4.90	18-80: 2.50+ 81-90: 1.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
AUGUSTAR LunarLock 5 <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	02/16/2026		4.90	4.90	5 yrs	4.90	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock 5 CA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	02/16/2026		4.90	4.90	5 yrs	4.90	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA <i>MVA Low Band</i>	A	90	10,000	5 yrs	10% / 10%	02/16/2026		4.90	4.90	5 yrs	4.90	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 MVA CA <i>MVA Low Band</i>	A	90	10,000	5 yrs	10% / 10%	02/16/2026		4.90	4.90	5 yrs	4.90	18-80: 2.50+ 81-90: 1.25+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	02/19/2026		5.35	5.35	5 yrs	4.86	0-80: 2.50+ 81-85: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	02/23/2026		4.85	4.85	5 yrs	4.85	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
AUGUSTAR LunarGuard 5 MVA <i>MVA Low Band</i>	A	90	10,000	5 yrs	5% / 5%	02/16/2026		4.80	4.80	5 yrs	4.80	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 MVA CA <i>MVA Low Band</i>	A	90	10,000	5 yrs	5% / 5%	02/16/2026		4.80	4.80	5 yrs	4.80	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	02/16/2026		4.80	4.80	5 yrs	4.80	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarLock Prime 5 CA <i>Low Band</i>	A	90	10,000	5 yrs	10% / 10%	02/16/2026		4.80	4.80	5 yrs	4.80	18-80: 2.50+ 81-90: 1.25+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	02/17/2026		4.75	4.75	5 yrs	4.75	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs	0% / 0%	12/10/2025		4.75	4.75	5 yrs	4.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
AUGUSTAR LunarGuard 5 <i>Low Band</i>	A	90	10,000	5 yrs	5% / 5%	02/16/2026		4.70	4.70	5 yrs	4.70	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 CA <i>Low Band</i>	A	90	10,000	5 yrs	5% / 5%	02/16/2026		4.70	4.70	5 yrs	4.70	18-80: 2.50+ 81-90: 1.25+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs	0% / 10%	03/02/2026		4.65	4.65	5 yrs	4.65	0-80: 2.50+ 81-85: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs	0% / Int	02/23/2026		4.60	4.60	5 yrs	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+

MYGA Products

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COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROP ROP <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	09/02/2025		4.50	4.50	5 yrs	4.50	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROP ROP <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	09/02/2025		4.50	4.50	5 yrs	4.50	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROP with MVA <i>MVA High Band</i>	A	90	100,000	5 yrs	Int / 15%	02/24/2026		4.30	4.30	5 yrs	4.30	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity <i>MVA Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	02/24/2026		4.30	4.30	5 yrs	4.30	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity <i>MVA High Band</i>	A	90	250,000	5 yrs	0% / 10%	02/24/2026		4.30	4.30	5 yrs	4.30	18-80: 3.00+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 <i>MVA High Band</i>	A++	89	100,000	5 yrs	10% / 10%	03/02/2026		4.30	4.30	5 yrs	4.30	0-80: 2.50+ 81-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	02/24/2026		4.25	4.25	5 yrs	4.25	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA <i>MVA, ROP High Band</i>	A	90	100,000	5 yrs	Int / 15%	02/24/2026		4.25	4.25	5 yrs	4.25	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	02/24/2026		4.20	4.20	5 yrs	4.20	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 <i>MVA High Band</i>	A	85	100,000	10 yrs	0% / 15%	02/24/2026		4.15	4.15	5 yrs	4.15	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROP ROP <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	09/02/2025		4.15	4.15	5 yrs	4.15	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROP with MVA <i>MVA Low Band</i>	A	90	25,000	5 yrs	Int / 15%	02/24/2026		4.05	4.05	5 yrs	4.05	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity <i>MVA Low Band</i>	A	90	25,000	5 yrs	0% / 10%	02/24/2026		4.05	4.05	5 yrs	4.05	18-80: 3.00+ 81-UP: 1.50+
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs	0% / 0%	01/21/2026		4.00	4.00	5 yrs	4.00	18-80: 3.00+ 81-UP: 1.75+

MYGA Products

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MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	03/02/2026		4.00	4.00	5 yrs	4.00	0-80: 2.50+ 81-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	02/24/2026		3.85	3.85	5 yrs	3.85	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	02/24/2026		3.85	3.85	5 yrs ↻	3.85	18-75: 2.00+ 76-85: 1.00+
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs ↻	0% / 0%	12/10/2025		3.75	3.75	5 yrs ↻	3.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	02/17/2026		3.65	3.65	5 yrs	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	02/24/2026		3.60	3.60	5 yrs	3.60	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	02/24/2026		3.60	3.60	5 yrs	3.60	18-85: 2.00+ 86-90: 1.00+
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs ↻	Int / 5%	12/10/2025		3.45	3.45	5 yrs ↻	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
Rate Guaranteed 6-Years												
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs ↻	5% / 5%	03/01/2026		5.25	5.25	6 yrs ↻	5.25	0-80: 3.00+ 81-UP: 1.55+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	02/24/2026		4.15	4.15	6 yrs ↻	4.15	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	02/24/2026		3.85	3.85	6 yrs ↻	3.85	18-75: 2.00+ 76-85: 1.00+
Rate Guaranteed 7-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B	85	2,500	7 yrs ↻	0% / 0%	01/07/2026		6.05	6.05	7 yrs ↻	6.05	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B	90	2,500	7 yrs ↻	0% / 0%	01/07/2026		6.00	6.00	7 yrs ↻	6.00	0-80: 2.25+ 81-90: 1.50+
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	01/21/2026		5.85	5.85	7 yrs ↻	5.85	0-80: 2.00+ 81-UP: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B	90	2,500	7 yrs ↻	0% / 0%	01/07/2026		5.85	5.85	7 yrs ↻	5.85	0-80: 2.25+ 81-90: 1.50+

MYGA Products

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REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	01/21/2026		5.75	5.75	7 yrs	5.75	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	01/21/2026		5.75	5.75	7 yrs	5.75	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	01/21/2026		5.75	5.75	7 yrs	5.75	0-80: 2.00+ 81-UP: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B	85	2,500	7 yrs	0% / 0%	01/07/2026		5.75	5.75	7 yrs	5.75	0-80: 2.25+ 81-30: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B	90	2,500	7 yrs	0% / 0%	01/07/2026		5.70	5.70	7 yrs	5.70	86-90: 1.50+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	01/21/2026		5.65	5.65	7 yrs	5.65	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	01/21/2026		5.65	5.65	7 yrs	5.65	0-80: 2.00+ 81-UP: 0.90+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	02/09/2026		5.45	5.45	7 yrs	5.45	18-80: 2.50+ 81-UP: 1.15+
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	02/09/2026		5.40	5.40	7 yrs	5.40	18-80: 2.00+ 81-UP: 0.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B	90	2,500	7 yrs	0% / 0%	01/07/2026		5.40	5.40	7 yrs	5.40	86-90: 1.50+
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	02/09/2026		6.25	5.25	7 yrs	5.39	18-80: 2.15+ 81-UP: 0.45+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	03/01/2026		5.30	5.30	7 yrs	5.30	0-80: 3.00+ 81-85: 1.55+
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	02/09/2026		5.20	5.20	7 yrs	5.20	18-80: 3.25+ 81-UP: 0.45+
AUGUSTAR LunarLock 7 MVA MVA High Band	A	88	100,000	7 yrs	10% / 10%	02/16/2026		5.20	5.20	7 yrs	5.20	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA CA MVA High Band	A	88	100,000	7 yrs	10% / 10%	02/16/2026		5.20	5.20	7 yrs	5.20	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 High Band	A	88	100,000	7 yrs	10% / 10%	02/16/2026		5.10	5.10	7 yrs	5.10	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 CA High Band	A	88	100,000	7 yrs	10% / 10%	02/16/2026		5.10	5.10	7 yrs	5.10	18-80: 3.25+ 81-88: 2.25+

MYGA Products

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AUGUSTAR LunarLock Prime 7 MVA MVA High Band	A	88	100,000	7 yrs	10% / 10%	02/16/2026		5.10	5.10	7 yrs	5.10	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA CA MVA High Band	A	88	100,000	7 yrs	10% / 10%	02/16/2026		5.10	5.10	7 yrs	5.10	18-80: 3.25+ 81-88: 2.25+
IBEXIS MYGA Plus 7 (Simple Interest) MVA High Band	A-	80	100,000	7 yrs	0% / 10%	02/19/2026		5.95	5.95	7 yrs	5.10	0-75: 3.00+ 76-80: 1.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	03/01/2026		5.10	5.10	7 yrs	5.10	0-80: 3.00+ 81-85: 1.55+
IBEXIS MYGA Plus 7 (Simple Interest) CA High Band	A-	80	100,000	7 yrs	0% / 10%	02/19/2026		5.85	5.85	7 yrs	5.03	0-75: 3.00+ 76-80: 1.75+
AUGUSTAR LunarLock 7 MVA MVA Low Band	A	88	10,000	7 yrs	10% / 10%	02/16/2026		5.00	5.00	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 MVA CA MVA Low Band	A	88	10,000	7 yrs	10% / 10%	02/16/2026		5.00	5.00	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 High Band	A	88	100,000	7 yrs	10% / 10%	02/16/2026		5.00	5.00	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 CA High Band	A	88	100,000	7 yrs	10% / 10%	02/16/2026		5.00	5.00	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 MVA MVA High Band	A	88	100,000	7 yrs	5% / 5%	02/16/2026		4.95	4.95	7 yrs	4.95	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 MVA CA MVA High Band	A	88	100,000	7 yrs	5% / 5%	02/16/2026		4.95	4.95	7 yrs	4.95	18-80: 3.25+ 81-88: 2.25+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA High Band	A-	85	100,000	7 yrs	0% / 10%	03/02/2026		4.95	4.95	7 yrs	4.95	0-80: 2.50+ 81-85: 1.25+
AUGUSTAR LunarLock 7 Low Band	A	88	10,000	7 yrs	10% / 10%	02/16/2026		4.90	4.90	7 yrs	4.90	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock 7 CA Low Band	A	88	10,000	7 yrs	10% / 10%	02/16/2026		4.90	4.90	7 yrs	4.90	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA MVA Low Band	A	88	10,000	7 yrs	10% / 10%	02/16/2026		4.90	4.90	7 yrs	4.90	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 MVA CA MVA Low Band	A	88	10,000	7 yrs	10% / 10%	02/16/2026		4.90	4.90	7 yrs	4.90	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 High Band	A	88	100,000	7 yrs	5% / 5%	02/16/2026		4.85	4.85	7 yrs	4.85	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 CA High Band	A	88	100,000	7 yrs	5% / 5%	02/16/2026		4.85	4.85	7 yrs	4.85	18-80: 3.25+ 81-88: 2.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
IBEXIS MYGA Plus 7 (Simple Interest) MVA Low Band	A-	80	10,000	7 yrs	0% / 10%	02/19/2026		5.60	5.60	7 yrs	4.84	0-75: 3.00+ 76-80: 1.75+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	02/17/2026		4.80	4.80	7 yrs	4.80	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
AUGUSTAR LunarLock Prime 7 Low Band	A	88	10,000	7 yrs	10% / 10%	02/16/2026		4.80	4.80	7 yrs	4.80	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarLock Prime 7 CA Low Band	A	88	10,000	7 yrs	10% / 10%	02/16/2026		4.80	4.80	7 yrs	4.80	18-80: 3.25+ 81-88: 2.25+
IBEXIS MYGA Plus 7 (Simple Interest) CA Low Band	A-	80	10,000	7 yrs	0% / 10%	02/19/2026		5.50	5.50	7 yrs	4.76	0-75: 3.00+ 76-80: 1.75+
AUGUSTAR LunarGuard 7 MVA MVA Low Band	A	88	10,000	7 yrs	5% / 5%	02/16/2026		4.75	4.75	7 yrs	4.75	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 MVA CA MVA Low Band	A	88	10,000	7 yrs	5% / 5%	02/16/2026		4.75	4.75	7 yrs	4.75	18-80: 3.25+ 81-88: 2.25+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA Low Band	A-	85	25,000	7 yrs	0% / 10%	03/02/2026		4.70	4.70	7 yrs	4.70	0-80: 2.50+ 81-85: 1.25+
AUGUSTAR LunarGuard 7 Low Band	A	88	10,000	7 yrs	5% / 5%	02/16/2026		4.65	4.65	7 yrs	4.65	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 CA Low Band	A	88	10,000	7 yrs	5% / 5%	02/16/2026		4.65	4.65	7 yrs	4.65	18-80: 3.25+ 81-88: 2.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs	0% / Int	02/23/2026		4.55	4.55	7 yrs	4.55	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROP ROP Mid Band	A	90	100,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	7 yrs	4.50	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROP ROP High Band	A	90	250,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	7 yrs	4.50	18-80: 3.50+ 81-UP: 1.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA High Band	A++	88	100,000	7 yrs	10% / 10%	03/02/2026		4.45	4.45	7 yrs	4.45	0-80: 3.50+ 81-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROP with MVA MVA High Band	A	85	100,000	7 yrs	Int / 15%	02/24/2026		4.30	4.30	7 yrs	4.30	18-85: 2.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity MVA Mid Band	A	90	100,000	7 yrs	0% / 10%	02/24/2026		4.30	4.30	7 yrs	4.30	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity MVA High Band	A	90	250,000	7 yrs	0% / 10%	02/24/2026		4.30	4.30	7 yrs	4.30	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP High Band	A	85	100,000	7 yrs	Int / 15%	02/24/2026		4.25	4.25	7 yrs	4.25	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF High Band	A	85	100,000	7 yrs	Int / 15%	02/24/2026		4.25	4.25	7 yrs	4.25	18-85: 3.50+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs ↻	0% / Int	02/23/2026		4.25	4.25	7 yrs ↻	4.25	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA Low Band	A++	88	25,000	7 yrs	10% / 10%	03/02/2026		4.20	4.20	7 yrs	4.20	0-80: 3.50+ 81-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	02/24/2026		4.15	4.15	7 yrs ↻	4.15	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity GROF ROP Low Band	A	90	25,000	7 yrs	0% / 10%	09/02/2025		4.15	4.15	7 yrs	4.15	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA Low Band	A	85	25,000	7 yrs	Int / 15%	02/24/2026		4.10	4.10	7 yrs	4.10	18-85: 2.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP High Band	A	85	100,000	7 yrs	Int / 15%	02/24/2026		4.05	4.05	7 yrs	4.05	18-85: 2.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF Low Band	A	85	25,000	7 yrs	Int / 15%	02/24/2026		4.05	4.05	7 yrs	4.05	18-85: 3.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity MVA Low Band	A	90	25,000	7 yrs	0% / 10%	02/24/2026		4.05	4.05	7 yrs	4.05	18-80: 3.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	01/21/2026		4.00	4.00	7 yrs ↻	4.00	18-80: 3.00+ 81-UP: 1.65+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	02/24/2026		3.90	3.90	7 yrs ↻	3.90	18-75: 2.50+ 76-85: 1.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	02/24/2026		3.65	3.65	7 yrs	3.65	18-85: 3.50+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	02/17/2026		3.65	3.65	7 yrs	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	02/24/2026		3.60	3.60	7 yrs	3.60	18-85: 2.50+
Rate Guaranteed 9-Years												
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	02/09/2026		5.50	5.50	9 yrs	5.50	18-80: 2.75+ 81-UP: 1.15+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		6.35	5.35	9 yrs	5.46	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		5.45	5.45	9 yrs	5.45	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	02/09/2026		5.25	5.25	9 yrs	5.25	18-80: 3.50+ 81-UP: 0.50+
Rate Guaranteed 10-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B	85	2,500	10 yrs 	0% / 0%	01/07/2026		6.05	6.05	10 yrs 	6.05	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B	90	2,500	10 yrs 	0% / 0%	01/07/2026		5.95	5.95	10 yrs 	5.95	0-80: 2.75+ 81-90: 2.00+
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	01/21/2026		5.85	5.85	10 yrs 	5.85	0-80: 2.50+ 81-UP: 1.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B	90	2,500	10 yrs 	0% / 0%	01/07/2026		5.85	5.85	10 yrs 	5.85	0-80: 2.75+ 81-90: 2.00+
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	01/21/2026		5.75	5.75	10 yrs 	5.75	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs 	Int / Int	01/21/2026		5.75	5.75	10 yrs 	5.75	0-80: 2.50+ 81-UP: 1.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B	90	2,500	10 yrs 	0% / 0%	01/07/2026		5.75	5.75	10 yrs 	5.75	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B	90	2,500	10 yrs 	0% / 0%	01/07/2026		5.70	5.70	10 yrs 	5.70	86-90: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs	Int / Int	01/21/2026		5.65	5.65	10 yrs	5.65	0-80: 2.50+ 81-UP: 1.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B	90	2,500	10 yrs	0% / 0%	01/07/2026		5.40	5.40	10 yrs	5.40	86-90: 2.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA High Band	A	85	100,000	10 yrs	10% / 10%	02/17/2026		4.95	4.95	10 yrs	4.95	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA High Band	A-	85	100,000	10 yrs	0% / 10%	03/02/2026		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 1.50+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA Low Band	A-	85	25,000	10 yrs	0% / 10%	03/02/2026		4.70	4.70	10 yrs	4.70	0-80: 3.00+ 81-85: 1.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA High Band	A	85	100,000	10 yrs	0% / 15%	02/24/2026		4.50	4.50	10 yrs	4.50	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA Low Band	A	85	25,000	10 yrs	0% / 15%	02/24/2026		3.90	3.90	10 yrs	3.90	18-75: 2.50+ 76-85: 1.25+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA Low Band	A	85	10,000	10 yrs	10% / 10%	02/17/2026		3.70	3.70	10 yrs	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+